



Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

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Date: October 19, 2004

By: Dean M. Richardson

CONFIRMATION COPY

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

PATENT

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY TO OFFICE ACTION

MAIL STOP: AMENDMENT
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Honorable Commissioner:

In reply to the Office Action mailed September 28, 2004, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 4 of this paper.